

STATE OF INDIANA)

COUNTY OF MARION)

IN THE MATTER OF:

First Advantage Title, LLC
8711 West Highway 66
Newburgh, Indiana 47630

Respondent.

Type of Agency Action: Enforcement
Insurance License No. 35710,

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 6681-AG09-0428-082

FILED

MAY 21 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department") and First Advantage Title, LLC, ("Respondent"), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

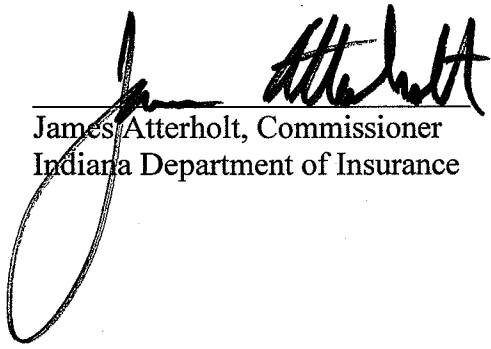
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent shall pay a civil penalty of \$500 within twenty (20) days of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

ALL OF WHICH IS ORDERED this 21 day of May, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

First Advantage Title, LLC
Ms. Karen Peterson
3001 Leadenhall Road
Mt. Laurel, New Jersey 08054

Kathy Carr Hulbert
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street
Suite 300
Indianapolis, Indiana 46204

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**BEFORE THE INDIANA
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AGREED ENTRY

This Agreed Entry is entered into by Kathy Carr Hulbert, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and **First Advantage Title, LLC** ("Respondent"), a licensed resident insurance producer holding Indiana insurance license number 35710.

This Agreed Entry is subject to the review and approval of the Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance producer firm in the State of Indiana;

WHEREAS, during the course of an examination of Respondent the examiner, Carrie Vavul, discovered the Respondent employed a title examiner who was not a licensed insurance producer in the state of Indiana;

WHEREAS, agent benefited by the employment of this closing agent due to the fact he negotiated the terms of title insurance commitments and policies during the time the examiner was not licensed;

WHEREAS, the title examiner has obtained the proper license and is practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana;

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent knowingly, voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent acknowledges employing an agent who engaged in the selling, soliciting and negotiating of title insurance without a valid Indiana insurance producer license.
6. Respondent also acknowledges that selling soliciting or negotiating any form of insurance in the State of Indiana without a valid insurance producer license violates Indiana Code 27-1-15.6-3, which states, "(a) A person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for the line of authority under this chapter" and is subject to Indiana Code 27-1-2-4, which states, "A person who recklessly violates the Indiana Insurance Law (chapters 2 through 20 of this article) commits a Class A misdemeanor, except as otherwise provided."
7. Respondent agrees to pay a civil penalty of **\$500.00** within twenty days (20) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

5/18/09

Date Signed

Kathy Carr Hulbert

Kathy Carr Hulbert, Attorney
Indiana Department of Insurance

5/6/09

Date Signed

[Signature]
Signature of Authorized Representative
First Advantage Title, LLC

STATE OF NJ

COUNTY OF Burlington

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) SS:
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Before me a Notary Public for Ocean County, State of
NJ, personally appeared Walter P. Mullen and

being first duly sworn by me upon his oath, states that the facts alleged in the foregoing
instrument are true. Signed and sealed this 6th day of May, 2009.

Jessica E. Fornaro
Notary Signature

Jessica E. Fornaro
Notary Name Printed

My Commission expires: 12/6/10

County of Residence: Ocean

JESSICA E. FORNARO
Notary Public Ocean County, NJ
My Commission Expires Dec 06 2010